Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main

B1 (Official Form 1) (04/13) Document Page 1 of 49

United States Bankruptcy Court	
Northern District of Illinois Eastern Division	

Voluntary	Petition
voiuiitai y	i Guuon

Name of Debtor (if individual, enter Last, First, Middle):			Name of Joint Debtor (Spouse) (Last, First, Middle)							
Rodriguez, Miguel Angel										
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-5975						Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *				
Street Address of I	Debtor (No. &	Street, City, a	ind State):			Stre	et Address of Joi	nt Debtor (No. & S	Street, City, and	State):
5759 S St.	Louis A	Ave.								
Chicago II	_				60629					
County of Residen	ice or of the F	Principal Place	of Business:			Cou	nty of Residence	or of the Principa	l Place of Busin	ess:
		CC	OK							
Mailing Address of	Debtor (if dif	ferent from stre	eet address)			Mail	ing Address of Jo	int Debtor (if diffe	erent from street	address):
,										
Location of Princip	al Assets of E	Business Debto	or (if different t	rom street a	address above):					
1	Type of Debto	r (Form of Orga	nization)			e of Busin			•	nkruptcy Code Under
		eck one box)			Heath Care I	eck one bo: Business	x.)	W Chapter 7		n is Filed (Check one box)
_	includes Joi t D on page 2 o	,			☐ Single Asset			☐ Chapter 9	_ ∐ Cha	apter 15 Petition for Recognition Foreign Main Proceeding
☐ Corporati	on (includes L	LC & LLP)			defined in 11 Railroad	U.S.C §1	01 (51B)	☐ Chapter	11 _	
☐ Partnersh	ip				Stockbroker		_ :			apter 15 Petition for Recognition Foreign Nonmain Proceeding
☐ Other (If o	debtor is not o	one of the abov	e entities,		Commodity E			☐ Chapter	15	-
•		te type of entity			☐ Clearing Bar☐ Other	ıĸ				
	Chapte	er 15 Debtors			Tax-E	xempt Er			Nature of D	ebts (Check one Box)
Country of debtor's	center of ma	in interests:			(Check I	box, if appli	cable.)	■ Debts are	primarily consur	mer Debts are
					Debtor is a tage organization				ined in 11 U.S.C s "incurred by a	py
Each country in wh against debtor is pe		proceeding by,	regarding, or		United States	s Code (th		individual	primarily for a per household purpo	ersonal,
		Filing Fee (0	Check one box)			Char	ok one boy	С	hapter 11 Debto	ors
Filing Fee atta	ched									1 U.S.C. § 101(51D) in 11 U.S.C. § 101(51D)
☐ Filing Fee to be						Check if:				
signed applica unable to pay t							insiders or aff	gate noncontinger liates) are less th <i>ever theree year</i>	an \$2,343,300.	ts (excluding debts owed to amount subject to adjustment
☐ Filing Fee way						I	eck all applicable		tion	
attach signed	application for	r the court's co	nsideration. S	ee Official I	Form 3B.			filed with this peti		n from one of more classes
							of creditors, in a	acccordance with	11 U.S.C. § 112	6(b).
Statistical/Admin Debtor estima			ale for distribut	ion to unse	cured credtions					This space is for court use only9.00
Debtor estima	tes that, after		roperty is excl		dministrative exper	nses paid,	there will be no			
Estimated Number of	of Creditors									
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over	
49 Estimated Assets	99	199	999	5,000		25,000	50,000	100,000	100,000	
□ \$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00		\$50,000,00	1 \$100,000,001	\$500,000,001	More than	
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50	to \$100 million	to \$500 million	to \$1billion	\$1 billion	
Estimated Liabilities										
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,00	1 \$10,000,001	\$50,000,00 to \$100	1 \$100,000,001	\$500,000,001 to \$1billion	More than \$1 billion	
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million		million	to \$500 million	ιο φ ισιιίση	ψι υπιστι	

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 49 **Voluntary Petition** Name of Debtor(s) Miguel Angel Rodriguez This page must be completed and filed in every case) All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Lizette Villegas Dated: 05/20/2015 Lizette Villegas **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of Landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

PFG Record # 635758 B1 (Official Form 1) (1/08) Page 2 of 3

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main B1 (Official Form 1) (12/11) Document Page 3 of 49

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s) Miguel Angel Rodriguez

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Miguel Angel Rodriguez

Miguel Angel Rodriguez

Dated: 05/19/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Lizette Villegas

Signature of Attorney for Debtor(s)

Lizette Villegas

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 05/20/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

PFG Record # 635758 B1 (Official Form 1) (1/08) Page 3 of 3

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 4 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Miguel Angel Rodriguez / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Miguel Angel Rodriguez
Date	d: 05/19/2015 /s/ Miguel Angel Rodriguez
l cer	ify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Record # 635758

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 5 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
Ш	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Record # 635758

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 6 of 49

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

Case No. Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$109,900	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$39,515	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$141,567	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$4,016	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$4,456
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$4,443
TOTALS			\$149,415 TOTAL ASSETS	\$145,583 TOTAL LIABILITIES	

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 7 of 49

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	Code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any

This information is for statistical purposes only under 28 U.S.C \S 159

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$4,456.44
Average Expenses (from Schedule J, Line 18)	\$4,443.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$5,335.32

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$141,567.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$4,016.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$145,583.00

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 8 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Miguel Angel Rodriguez / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
5759 S. St. Louis Ave., Chicago, IL 60629- Debtor's Primary Residence, joint with estranged spouse, Edith Rodriguez	Fee Simple	н	\$109,900	\$83,981

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$109,900.00

Record # 635758 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

In re

Bankrup	otcy D	ocket#:
---------	--------	---------

Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking account with - Chase Bank		\$20
		Checking account with - Chase Bank		\$20
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand,		\$1,500
		stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				
		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$30
06. Wearing Apparel				
		Necessary wearing apparel.		\$100
07. Furs and jewelry.				
		Watch, costume jewelry		\$50
08. Firearms and sports, photographic, and other hobby equipment.	X			

Record # 635758 B6B (Official Form 6B) (12/07) Page 1 of 3

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main

Document Page 10 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

In re

Judge:

5	SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	H M J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X							
10. Annuities. Itemize and name each issuer.	X							
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)). 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give	X							
particulars		401(k) and Pension w/ Employer/Former Employer - 100% Exempt.		Unknown				
13. Stocks and interests in incorporated and unincorporated businesses.	X							
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X							
 Government and corporate bonds and other negotiable and non-negotiable instruments. 	X							
16. Accounts receivable	X							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X							
Other liquidated debts owing debtor including tax refunds. Give particulars.	X							
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X							
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X							
22. Patents, copyrights and other intellectual property. Give particulars.	X							
23. Licenses, franchises and other general intangibles	X							

Record # 635758 B6B (Official Form 6B) (12/07) Page 2 of 3

Document Page 11 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

In re

Bankruptcy Docket #:

Judge:

S	SCHEDULE B - PERSONAL PROPERTY						
Type of Property		Description and Location of Property	C H H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X						
25. Autos, Truck, Trailers and other vehicles and accessories.		1998 Lincoln Navigator with over 170,000 miles		\$607			
		2000 Volkswagen Jetta with over 140,000 miles		\$780			
		1998 Volskwagen Jetta with over 120,000 miles		\$991			
		1998 Chevrolet Camaro with over 130,000 miles, requires substantial repairs		\$1,759			
		TD AUTO Finance - 2013 Ford Focus with over 6,000 miles	Н	\$11,261			
		Chase AUTO - 2013 Ford Explorer with over 25,000 miles	Н	\$22,417			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give	X						
particulars. 33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						

Total

\$39,515.00

(Report also on Summary of Schedules)

Record # 635758 B6B (Official Form 6B) (12/07) Page 3 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption	
00. Real Property				
5759 S. St. Louis Ave., Chicago, IL 60629- Debtor's Primary Residence, joint with estranged spouse, Edith Rodriguez	735 ILCS 5/12-901	\$ 15,000	\$109,900	
02. Checking, savings or other				
Checking account with - Chase Bank	735 ILCS 5/12-1001(b)	\$ 20	\$20	
04. Household goods and furnishings.				
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 1,500	\$1,500	
05. Books, pictures and other				
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 30	\$30	
06. Wearing Apparel				
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100	
07. Furs and jewelry.				
Watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 50	\$50	
12. Interest in IRA,ERISA, Keo				
401(k) and Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	Unknow	
25. Autos, Truck, Trailers and				
1998 Lincoln Navigator with over 170,000 miles	735 ILCS 5/12-1001(b)	\$ 607	\$607	
2000 Volkswagen Jetta with over 140,000 miles	735 ILCS 5/12-1001(b)	\$ 780	\$780	
1998 Volskwagen Jetta with over 120,000 miles	735 ILCS 5/12-1001(b)	\$ 991	\$991	
1998 Chevrolet Camaro with over 130,000 miles, requires substantial repairs	735 ILCS 5/12-1001(c)	\$ 2,400	\$1,759	
TD AUTO Finance - 2013 Ford Focus with over 6,000 miles	735 ILCS 5/12-1001(b)	\$ 0	\$11,261	
Chase AUTO - 2013 Ford Explorer with over 25,000 miles	735 ILCS 5/12-1001(b)	\$ 0	\$22,417	

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 635758 B6C (Official Form 6C) (04/13) Page 1 of 1

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main

Page 13 of 49 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

In re

Bankru	uptcy	Dock	et#	#:
--------	-------	------	-----	----

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if

Chase AUTO		С	*Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Deducting Value of Collateral	Unsecured Portion, If Any
Attn: Bankruptcy Dept. Po Box 901003 Ft Worth TX 76101 Acct #: 11416213002723		Н	Dates: 2014-06-11 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$22,417.00 Intention: Surrender *Description: Chase AUTO - 2013 Ford Explorer with over 25,000 miles				\$28,895	\$6,478
Chase MTG Attn: Bankruptcy Dept. Po Box 24696 Columbus OH 43224 Acct #: 4651173301669	x	Н	Dates: 2014-2015 Nature of Lien: Mortgage Market Value: \$109,900.00 Intention: Reaffirm 524 (c) *Description: 5759 S. St. Louis Ave., Chicago, IL 60629- Debtor's Primary Residence, joint with estranged spouse, Edith Rodriguez				\$83,981	\$0
TD AUTO Finance Attn: Bankruptcy Dept. Po Box 9223 Farmington Hills MI 48333 Acct #: 1100903830		Н	Dates: 2013-12-04 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$11,261.00 Intention: Surrender *Description: TD AUTO Finance - 2013 Ford Focus with over 6,000 miles				\$28,691	\$17,430

\$141,567

\$23,908

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 14 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

U.S.C. § 507 (a)(9).

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main

Document Page 15 of 49
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment. Unliquidated Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address W **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С Priority **Edith Rodriguez** Child Support \$0 \$0 Reason: 5915 S. Albany Dates: Chicago IL 60629 Acct #: **Total Amount of Unsecured Priority Claims** \$0 \$0

(Report also on Summary of Schedules)

Record # 635758 B6E (Official Form 6E) (04/13) Page 2 of 2

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 16 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

In re

Bankruptcy Do	ocket#:
---------------	---------

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cre	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
At Po W	ttn: Bankruptcy Dept. o Box 15298 /ilmington DE 19850		н	Dates: 2013-2015 Reason: Credit Card or Credit Use				\$2,692
2 <u>S</u> At Po	tyncb/HH GREGG ttn: Bankruptcy Dept. o Box 965036 orlando FL 32896 cct #: XXX-XX-5975		Н	Dates: 2014-2015 Reason: Credit Card or Credit Use				\$1,324

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 4,016

Record # 635758 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 17 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

Record # 635758 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 18 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Miguel Angel Rodriguez / Debtor

Bankruptcy Docket #	ŧ:	
---------------------	----	--

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check this box if debtor has no codebtors.

Name and Address of CoDebtor

Name and Address of the Creditor

Edith Rodriguez 5915 S. Albany

Chicago, IL 60629

Chase MTG

Attn: Bankruptcy Dept. Po Box 24696 Columbus OH 43224

Record # 635758 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main

Fill in this in	formation to iden		Document P	ade 19 0	01 49
Debtor 1	Miguel First Name	Angel	Rodriguez Last Name		
Debtor 2	riist Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
		r the : <u>NORTHERN DISTRICT C</u>	F ILLINOIS		
Case Numbe (If known)	r				Check if this is:
(II Idiowii)					An amended filing
					☐ A supplement showing post-petition
					chapter 13 income as of the following da
fficial F	orm B 6I				MM / DD / YYYY

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment							
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed			
	Include part-time, seasonal, or self-employed work.	Occupation	Clerk					
	Occupation may Include student or homemaker, if it applies.	Employers name	Jack Tuchten Who	olesale				
		Employers address	2404 S. Wolcott A	ve.				
			Chicago, IL 60608	1	,			
		How long employed there?	3 years					
Pa	If 2' Give Details About Monthly	v Income						
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse			
2.	List monthly gross wages, salary deductions). If not paid monthly, c	y and commissions (before all parall and commissions) was alculate what the monthly wage w	-	\$5,335.37	\$0.00			
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00			
4.	Calculate gross income. Add line	e 2 + line 3.		\$5,335.37	\$0.00			

 Official Form B 6I
 Record #
 635758
 Schedule I: Your Income
 Page 1 of 2

Case 15-17984 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Doc 1 Page 20 of 49
Case Number (if known)

Document Rodriguez Miguel Angel Debtor 1 First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 non-filing sp		
	Сору	y line 4 here	4.	\$5,335.37	\$0.0	0	
		payroll deductions:	_			•••	
		ax, Medicare, and Social Security deductions	5a. 	\$828.92		\$0.00	
		Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
	5c. V	oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00	
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00	
		nsurance	5e.	\$0.00		\$0.00	
		Omestic support obligations	5f. _	\$0.00		\$0.00	
	_	Inion dues	5g.	\$50.01		\$0.00	
		Other deductions. Specify:	5h.	\$0.00		\$0.00	
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$878.93		\$0.00	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$4,456.44	\$0.00		
		other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00	
		dependent regularly receive					
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d. 	\$0.00		\$0.00	
	8e.	Social Security	8e. —	\$0.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash					
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
	0	Specify:	0 ==	#0.00		00.00	
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00	
	8h. 	Other monthly income. Specify:	8h. —	\$0.00		\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00	
		ulate monthly income. Add line 7 + line 9.	10.	\$4,456.44 +	\$0.00	=	\$4,456.44
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		ψ 1,100.11	Ψ0.00		ψτ,τ30.ττ
	Incluother	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts are not included in lines 2-10 or amounts a	our dependent ot available to			11.	\$0.00
		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce.		•	t applies	12.	\$4,456.44
		ou expect an increase or decrease within the year after you file this form		- s.ra . Gratoa Data, II I	pp0		7 .,
	1 <u>x</u>						

Fil	ll in this in	formation to identify your o	case:							
De	ebtor 1	Miguel First Name	Angel Middle Name		Rodriguez Last Name	Che	ck if this is:	_		
D	ebtor 2	First Name	Middle Name		Last Name		An amended filin A supplement sh	-	t-petition chapter 13	
	pouse, if filing)	First Name	Middle Name		Last Name		income as of the	• .		
Uı	nited States	Bankruptcy Court for the : <u>N</u>	ORTHERN DIS	TRICT OF ILLIN	NOIS_			_		
	ase Number f known)						MM / DD / YYYY			
Off.	ioial F	arm D.G.I					A separate filing maintains a sepa		2 because Debtor 2	
OII	iciai F	orm B 6J				_	mamams a sepa	iiale iioust	anoid.	
Sc	hedul	e J: Your Expe	enses							12/13
more	-	and accurate as possible. leeded, attach another she								
Par	t 1: D	escribe Your Household								
1. Is	s this a joi	nt case?								
	X No. G	So to line 2.								
	Yes. D	oes Debtor 2 live in a sepa	arate househo	old?						
		X No.								
		Yes. Debtor 2 must file	e a separate S	Schedule J.						
2.	Do you h	ave dependents?	No No			Dependent's relat		ependent's	Does dependent live with you?	
	Do not lis Debtor 2.	t Debtor 1 and		Fill out this in dependent	formation for	Son	<u> </u>	20	No	
		ate the dependents'							Yes	
	names.					Son		15	No	
						0011		10	Yes	
						Son		10	X No	
						0011		10	Yes	
						Son		7	X No	
									Yes	
									X No	
									Yes	
3.		expenses include	X	No						
		s of people other than and your dependents?		Yes						
Par	t 2:	stimate Your Ongoing Month	ılv Exnenses							
		expenses as of your bankr		date unless y	ou are using this forn	n as a supplement in a	Chapter 13 case to	report		
expe	-	a date after the bankrupto		-	-	= =	=	-		
	-	ses paid for with non-cash	_		=				Your expenses	
OI St	ICII 4551514	nce and have included it o	on schedule i	i. Your meon	re (Official Forfit B 61.	,			- Car Capanaga	
4.		al or home ownership expe	enses for you	ır residence.	Include first mortgage	e payments and		4	\$2	48.00
	-	for the ground or lot. Iuded in line 4:						4.	ΨΟ-	+0.00
								46	ć	\$0.00
		al estate taxes	tarla inc					4a.		\$0.00
		perty, homeowner's, or rent						4b.		
		me maintenance, repair, and meowner's association or co						4c. 4d.		75.00 \$0.00
	4d. Hoi	HEOWITELS ASSOCIATION OF CO	onaominium a	naco				4 u.		φυ.υυ

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main

Document Page 22 of 49 Miguel Angel Debtor 1 Case Number (if known) _ Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$285.00 Electricity, heat, natural gas 6a. 6a. 6h \$0.00 Water, sewer, garbage collection \$350.00 6c. 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$900.00 7. Food and housekeeping supplies \$150.00 8. 8. Childcare and children's education costs \$180.00 9. Clothing, laundry, and dry cleaning 10. \$90.00 10. Personal care products and services \$80.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$320.00 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$300.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$865.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Page 2 of 3

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 23 of 49

Debtor	Migue	I Angel	Rodriguez	Case Number (if known)		
	First Nam	ne Middle Name	Last Name			
21.	Other. Sp	pecify:			21.	\$0.00
22	Your mon	thly expense: Add lines 4 through 21.			22.	\$4,443.00
	The result	is your monthly expenses.				
23.	Calculato	your monthly net income.				
23.	Calculate	your montmy net income.				
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a	\$4,456.44
	23b.	Copy your monthly expenses from line	22 above.		23b. –	\$4,443.00
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	\$13.44
		The result is your monthly net income.				
24.	Do you ex	spect an increase or decrease in your e	xpenses within the year afte	r you file this form?		
	For exam	ple, do you expect to finish paying for you	ir car loan within the year or o	do you expect your		
	mortgage	payment to increase or decrease because	e of a modification to the terr	ns of your mortgage?		
	X No					
	Yes.	Explain Here:				

Official Form 6J Record # 635758 Schedule J: Your Expenses Page 3 of 3

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 24 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 05/19/2015 /s/ Miguel Angel Rodriguez

Miguel Angel Rodriguez

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 635758 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 25 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Miguel Angel Rodriguez / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2015: \$24,756 2014: \$66,709 2013: \$60,000	employment	
Spouse		
	SOURCE	



02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

•	•
AMOUNT	SOURCE

Record #: 635758 B7 (Official Form 7) (12/12) Page 1 of 9

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 26 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rodriguez

Case #15-D-000453

Miguel Angel Rodriguez / Debtor Bankruptcy Docket #: Judge: STATEMENT OF FINANCIAL AFFAIRS Spouse **AMOUNT** SOURCE 03. PAYMENTS TO CREDITORS: Complete a. or b. as appropriate, and c. a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address Dates of Amount Amount of Creditor Paid Still Owing Payments **Chase MTG** 03/2015 \$848 \$83,981 PO Box 24696 Columbus, OH 43224 b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address Dates of Amount Paid or Value of Amount of Creditor Payment/Transfers **Transfers** Still Owing c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name & Address of Creditor & Dates Amount Paid or Value of Amount Relationship to Debtor of Payments Transfers Still Owing 04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) CAPTION OF **NATURE** COURT STATUS SUIT AND OF OF AGENCY OF DISPOSITION CASE NUMBER **PROCEEDING** AND LOCATION Miguel Rodriguez VS Edith **Domestic Relations Division,** Divorce Pending

Cook County Circuit Court, IL

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 27 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Miguel Angel Rodriguez / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
for Whose Benefit Property
was Seized

Description
and Value
of Property
of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of
Address of of Assignment or
Assignee Assignment Settlement



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Name & Location of Court Case of Custodian
 Date of Court Case of Custodian
 Date of Court Case of Custodian
 Order of Court Case of Ca



07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
orRelationship
to Debtor,
OrganizationDate
of
AnyDescription
of
GiftName and Address of Person
to Debtor,
of
GiftDescription
and Value
of Gift

Record #: 635758 B7 (Official Form 7) (12/12) Page 3 of 9

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 28 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

el Angel Rodriguez / Del	otor		ptcy Docket #:
		Judge:	
	STATEMENT OF FINAN	ICIAL AFFAIRS	
08. LOSSES:			
commencement of this case. (I	ther casualty or gambling within one year immediate Married debtors filing under chapter 12 or chapter 13 ss the spouses are separated and a joint petition is	3 must include losses by either or b	
Description and	Description of Circumstances and,	Date	
Value of Property	if Loss Was Covered in Whole or in Part by Insurance, Give Particulars	of Loss	_
List all payments made or prop	DEBT COUNSELING OR BANKRUPTCY: Derty transferred by or on behalf of the debtor to any the bankruptcy law or preparation of a petition in ba		•
Name and Address		Date of Payment, Name of Payer if	Amount of Money or Description and
of Payee		Other Than Debtor	Value of Property
the debtor to any persons, incl	O DEBT COUNSELING OR BANKRUPTCY: List all uding attorneys, for consultation concerning debt co in 1 year immediately preceding the commencemen	nsolidation, relief under the bankru	
Name and	in 1 year immediately preceding the commencement	Date of Payment,	Amount of Money or descript
Address		Name of Payer if	and
of Payee		Other Than Debtor	Value of Property
Hananwill Credit Counseli 115 N. Cross St., Robinson IL 62454	_	2015	\$20.00
10. OTHER TRANSFERS			
either absolutely or as security	r than property transferred in the ordinary course of with two (2) years immediately preceding the comminclude transfers by either or both spouses whether is not filed.)	nencement of this case. (Married o	lebtors filing under
Name and Address of		Describe Property Transferred	
Transferee, Relationship to Debtor	Date	and Value Received	_
10b. List all property transferre trust or similar device of which	d by the debtor within ten (10) years immediately pr	eceding the commencement of this	s case to a self-settled
Name of	Data(s)	Amount and Date	
Trust or	Date(s) of	of Sale or	

Record #: 635758 B7 (Official Form 7) (12/12) Page 4 of 9

Closing

Transfer(s)

other Device

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 29 of 49
UNITED STATES BANKRUPTCY COURT

		Judge:	
	STATEMENT OF FINANC	IAL AFFAIRS	
11. CLOSED FINANCIAL ACCOUN	ITS:		
ransferred within one (1) year imm certificates of deposit, or other instr associations, brokerage houses an	ments held in the name of the debtor or for the be ediately preceding the commencement of this cas uments; shares and share accounts held in banks d other financial institutions. (Married debtors filing instruments held by or for either or both spouses not filed.)	e. Include checking, savings, or of , credit unions, pension funds, coo , under chapter 12 or chapter 13 r	ther financial accounts, operatives, nust include
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing	
12. SAFE DEPOSIT BOXES:			
ist each safe deposit or other box	or depository in which the debtor has or had secu		
mmediately preceding the commer	es whether or not a joint petition is filed, unless th Names & Addresses of Those With Access to Box or depository	·	
mmediately preceding the commer depositories of either or both spous Name and Address of Bank or Other Depository	es whether or not a joint petition is filed, unless th Names & Addresses of Those With	e spouses are separated and a jo Description of	int petition is not filed.) Date of Transfer o
mmediately preceding the commer depositories of either or both spous Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor his case. (Married debtors filing un oint petition is filed, unless the spo	Names & Addresses of Those With Access to Box or depository T, including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include informatuses are separated and a joint petition is not filed.	e spouses are separated and a jo Description of Contents e debtor within 90 days preceding tion concerning either or both spot	int petition is not filed.) Date of Transfer o Surrender, if Any the commencement of
mmediately preceding the commer depositories of either or both spous Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor his case. (Married debtors filing un oint petition is filed, unless the spo	es whether or not a joint petition is filed, unless the Names & Addresses of Those With Access to Box or depository T, including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include informa	e spouses are separated and a jo Description of Contents e debtor within 90 days preceding tion concerning either or both spo	int petition is not filed.) Date of Transfer o Surrender, if Any the commencement of
mmediately preceding the commer depositories of either or both spous Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor his case. (Married debtors filing un oint petition is filed, unless the spo	Names & Addresses of Those With Access to Box or depository T, including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include informatuses are separated and a joint petition is not filed. Date of Setoff	e spouses are separated and a jo Description of Contents e debtor within 90 days preceding tion concerning either or both spot	int petition is not filed.) Date of Transfer o Surrender, if Any the commencement of
mmediately preceding the commer depositories of either or both spous Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor his case. (Married debtors filing un oint petition is filed, unless the spoon Name and Address of Creditor	Names & Addresses of Those With Access to Box or depository T, including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include informatuses are separated and a joint petition is not filed. Date of Setoff	e spouses are separated and a jo Description of Contents e debtor within 90 days preceding tion concerning either or both spot	int petition is not filed.) Date of Transfer o Surrender, if Any the commencement of
mmediately preceding the commer depositories of either or both spous Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor his case. (Married debtors filing un oint petition is filed, unless the spoon Name and Address of Creditor	Names & Addresses of Those With Access to Box or depository T, including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include informatises are separated and a joint petition is not filed. Date of Setoff	e spouses are separated and a jo Description of Contents e debtor within 90 days preceding tion concerning either or both spot	int petition is not filed.) Date of Transfer o Surrender, if Any the commencement of

Address

Name

Used

B7 (Official Form 7) (12/12) Record #: 635758 Page 5 of 9

Dates of

Occupancy

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 30 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Miguel Angel Rodriguez /	Debtor
--------------------------	--------

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

~	
X	

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number

Name and Address of Docket Status of Governmental Unit Number Disposition

Record #: 635758 B7 (Official Form 7) (12/12) Page 6 of 9

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 31 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Miguel Angel Rodriguez / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
^	

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

	•	Nature	Beginning
Soc. Sec. No./Complete EIN or	:	of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dates
b. Identify any business listed in subdivis	ion a., above, that is "single asset real ϵ	estate" as defined in 11 USC 101.	
Name	Address		
been, within six years immediately precedure or owner of more than 5 percent of the vosole proprietor, or self-employed in a trade (An individual or joint debtor should comwithin six years immediately preceding the	ling the commencement of this case, ar ting or equity securities of a corporation e, profession, or other activity, either ful plete this portion of the statement only i	y of the following: an officer, director, ; a partner, other than a limited partne l- or part-time. f the debtor is or has been in business	managing executive, r, of a partnership, a , as defined above,
been, within six years immediately precedure or owner of more than 5 percent of the vosole proprietor, or self-employed in a trade (An individual or joint debtor should comwithin six years immediately preceding the go directly to the signature page.)	ling the commencement of this case, ar ting or equity securities of a corporation e, profession, or other activity, either ful plete this portion of the statement only i e commencement of this case. A debtor	y of the following: an officer, director, ; a partner, other than a limited partne l- or part-time. f the debtor is or has been in business	managing executive, r, of a partnership, a , as defined above,
been, within six years immediately precedor owner of more than 5 percent of the vosole proprietor, or self-employed in a trade (An individual or joint debtor should comwithin six years immediately preceding the go directly to the signature page.) 19. BOOKS, RECORDS AND FINANCIAL List all bookkeepers and accountants who	ling the commencement of this case, ar ting or equity securities of a corporation e, profession, or other activity, either ful plete this portion of the statement only i e commencement of this case. A debtor L STATEMENTS:	y of the following: an officer, director, ; a partner, other than a limited partner i- or part-time. If the debtor is or has been in business who has not been in business within the interest in the second	managing executive, r, of a partnership, a , as defined above, those six years should
The following questions are to be comple been, within six years immediately precedure or owner of more than 5 percent of the vosole proprietor, or self-employed in a trade (An individual or joint debtor should comwithin six years immediately preceding the go directly to the signature page.) 19. BOOKS, RECORDS AND FINANCIAL List all bookkeepers and accountants which keeping of books of account and records Name and Address	ling the commencement of this case, ar ting or equity securities of a corporation e, profession, or other activity, either ful plete this portion of the statement only i e commencement of this case. A debtor L STATEMENTS:	y of the following: an officer, director, ; a partner, other than a limited partner i- or part-time. If the debtor is or has been in business who has not been in business within the interest in the second	managing executive, r, of a partnership, a , as defined above, those six years should

Record #: 635758 B7 (Official Form 7) (12/12) Page 7 of 9

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main

Document Page 32 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Angel Rodriguez / Debto	r	Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
	o at the time of the commencement of this case count and records are not available, explain.	were in possession of the books of account and records of
Name	Address	
	reditors and other parties, including mercantile years immediately preceding the commencement	and trade agencies, to whom a financial statement was ent of this case.
Name and Address	Date Issued	
20. INVENTORIES		
ollar amount and basis of each in Date		erson who supervised the taking of each inventory, and the Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
Date of Inventory	e person having possession of the records of each of the records of each of the records	acif of the inventories reported in a., above.
21. CURRENT PARTNERS, OFFI	ICERS, DIRECTORS AND SHAREHOLDERS:	
a. If the debtor is a partnership, list	t nature and percentage of interest of each mer	nber of the partnership.
Name and Address	Nature of Interest	Percentage of Interest
	list all officers & directors of the corporation; ar or equity securities of the corporation.	d each stockholder who directly or indirectly owns, controls,
Name and Address	Title	Nature and Percentage of Stock Ownership
22. FORMER PARTNERS, OFFIC	CERS, DIRECTORS AND SHAREHOLDERS:	
f the debtor is a partnership, list th	ne nature and percentage of partnership interes	
Name	Address	Date of Withdrawal

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main

Document Page 33 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Angel Rodriguez / Debtor		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
22b. If the debtor is a corporation, list all mmediately preceding the commencement	· ·	with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
f the debtor is a partnership or corporation		ATION: dited or given to an insider, including compensation in any ite during one year immediately preceding the
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property
•		ber of the parent corporation of any consolidated group for ars immediately preceding the commencement of the case.
25. PENSION FUNDS:		
		umber of any pension fund to which the debtor, as an mediately preceding the commencement of the case.
Name of Pension Fund	TaxPayer Identification Number (EIN)	

Dated: 05/19/2015	/s/ Miguel Angel Rodriguez	
	Miguel Angel Rodriguez	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 635758 B7 (Official Form 7) (12/12) Page 9 of 9

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 34 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Miguel Angel Rodriguez / Debtor

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1]
Creditor's Name:	Describe Property Securing Debt:
Chase AUTO	Chase AUTO - 2013 Ford Explorer with over 25,000 miles
Attn: Bankruptcy Dept.	
Po Box 901003	
Ft Worth TX 76101	
Property will be (check one):	
■Surrendered □F	Retained
If retaining the property, I intend to (check at least o	ne):
□Redeem the property	
☐Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt
Property No. 2]
Creditor's Name:	Describe Property Securing Debt:
Chase MTG	5759 S. St. Louis Ave., Chicago, IL 60629- Debtor's Primary Residence, joint
Attn: Bankruptcy Dept.	with estranged spouse, Edith Rodriguez
Po Box 24696 Columbus OH 43224	
Property will be (check one):	
□Surrendered ■F	Retained
If retaining the property, I intend to (check at least o	nne):
□Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

Record # 635758 B6F (Official Form 6F) (12/07) Page 1 of 2

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 35 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

If retaining the property, I intend to (check at least one):

□Redeem the property

□Reaffirm the debt
□Other. Explain

■Claimed as exempt

Property is (check one):

Miguel Angel Rodriguez / Debtor

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

Property No. 3

Creditor's Name:

Describe Property Securing Debt:

TD AUTO Finance
Attn: Bankruptcy Dept.
Po Box 9223
Farmington Hills MI 48333

Property will be (check one):

Surrendered

Bankruptcy Docket #:

Judge:

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
Lessor's Name:	Describe Property Securing Debt:	Lease will be
None		assumed pursuant to
		11 U.S.C. § 365(p)(2):
		□ Yes □ No

□Not claimed as exempt

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 05/19/2015 /s/ Miguel Angel Rodriguez

X Date & Sign

(for example, avoid lien using 110 U.S.C. § 522(f)).

Miguel Angel Rodriguez

Record # 635758 B6F (Official Form 6F) (12/07) Page 2 of 2

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main

Document Page 36 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Miguel Angel Rodriguez / Debtor	Bankruptcy Docket #:
	.ludae:

	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DE	BTOR - 2016B	
	I. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for hat compensation paid to me within one year before the filing of the petition in bankruptcy, or agreendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy can	ed to be paid to me,	
	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:		
	For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$3,395.00
	Prior to the filing of this Statement, Debtor(s) has paid and I have received		\$1,665.00
	The Filing Fee has been paid.	Balance Due	\$1,730.00
2.	2. The source of the compensation paid to me was:		
	Debtor(s) Other: (specify)		
3.	3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:		
	Debtor(s) Other: (specify)		
	The undersigned has received no transfer, assignment or pledge of property from the debto value stated: None.	or(s) except the follow	wing for the
1.	1. The undersigned has not shared or agreed to share with any other entity, other than with members of the u	ındersigned's law	
	firm, any compensation paid or to be paid without the client's consent, except as follows: None.		
5.	5. The Service rendered or to be rendered include the following:		
a)	a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether	to file a petition	
b)	under Title 11, U.S.C. b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the c	court.	
	c) Representation of the client at the first scheduled meeting of creditors.		
(d)	d) Advice as required.		
3.	5. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed meeting or court dates, amendments to schedules, adversa another chapter.	ary complaints or co	nversions to
	CERTIFICATION		
	I certify that the foregoing is a complete statement of for payment to me for representation of the debtor(s)	, ,	•
	Respectfully Submitted,		
Da	Date: 05/20/2015 /s/ Lizette Villegas		
	Lizette Villegas		
	GERACI LAW L.L.C.		
	55 E. Monroe Street #3400		

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 635758 Page 1 of 1 B6F (Official Form 6F) (12/07)

Teled 05/21/15 15:31:49 Desc Main 16:37 of 49 Case 15-17984 Doc 1 Filed 03/21/ National Headquarters: 55 E. Monroe Street #3400 Document

Date: 3/24/2015

Consultation Attorney : FCH

Record #: 635-758



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ 3390. This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues, or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: 3,24-1,		
X Miguel Rodriguez/Debtor)	X	(Joint Debtor)
X Attorney for the Debtor(s), Representing Geraci Law L.L.C.		

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 38 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Miguel Angel Rodriguez / Debtor

Bankruptcy Docket #:

Judge:

VERIFIC	MOITA	OF C	REDIT	COR N	JATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/19/2015 /s/ Miguel Angel Rodriguez

Miguel Angel Rodriguez

X Date & Sign

Record # 635758 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 635758 B 201A (Form 201A) (11/11) Page 1 of 2

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Miguel Angel Rodriguez / Debto

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Page 40 of 49

Page 2 found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 05/19/2015	/S/ Wilguel Aligel Rouriguez			
	Miguel Angel Rodriguez	_		
Dated: 05/20/2015	/s/ Lizette Villegas			
	Attorney: Lizette Villegas	_		

Form B 201A. Notice to Consumer Debtor(s) Record # 635758 Page 2 of 2 Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 41 of 49

B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s) Miguel Angel Rodriguez

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Mguel Angel Rodriguez

Dated: 51/9/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

☐ I request relief in accordance with chapter 15 of title 11, United States

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

Signature of Atto

Lizette Villegas

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Dated: ________/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 42 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

one of the	tive statements below and attach any documents as an octob.
r	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
1	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
ı	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied
1	4. I am not required to receive a credit countselling blessing because of [officer and apparent of the court.] by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l cert	ify under penalty of perjury that the information provided above is true and correct.
Date	d: 5 19 2015 X Date & Sign
	Miguel Angel Rodriguez

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 43 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Miguel Angel Rodriguez / Debtor

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 5 / 19 /2015

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Entered 05/21/15 15:31:49 Desc Main Case 15-17984 Doc 1 Filed 05/21/15 Document Page 44 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Miguel Angel Rodriguez / Debtor

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 5 / 19/2015

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 635758

B7 (Official Form 7) (12/12) Page 10 of 10

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 45 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Miguel Angel Rodriguez / Debtor

DEBTOR'S STATEMENT OF INTENTION

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.
Lessor's Name:
None

Describe Property Securing Debt:

Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: <u>5 / 19</u>/2015

Migue Angel Rødriguez

X Date & Sign

Disclaimer Document Page 46 of 49 Disclaimer Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATELLY.

Dated: 51/9 /2015

Miguel Angel Rodriguez

X Date & Sign

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 47 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Miguel Angel Rodriguez / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 51 19 12015

Migyel Angel Rodriguez

X Date & Sign

5758 B 1D (Official For

Case 15-17984 Doc 1 Filed 05/21/15 Entered 05/21/15 15:31:49 Desc Main Document Page 48 of 49

Debto	r 1	Miguel	Angel	Rodriguez		Case Number (if known) _		<u></u>
		First Name	Middle Name	Last Name				Valencoo
					60	Column A Debtor 1	Column B Debtor 2 or	***************************************
						Denov 1	non-filing spouse	o
					w.	£0.00	\$0.00	woodoo
		loyment compe		t a tura a banasit		\$0.00		***************************************
D	o not nder t	enter the amoun he Social Securi	t if you contend that the amount ty Act. Instead, list it here:	received was a benefit				www.

	•							anani inan
								as weeken
9. I	Pensio	on or retirement t under the Socia	income. Do not include any amo	ount received that was a		\$0.00	\$0.00	***************************************
				if, the source and amou	nt			***************************************
1	20.00	include any her	sources not listed above. Speci nefits received under the Social S	Security Act or payments	received			
	se s vi	ictim of a war cri	me, a crime against humanity, or , list other sources on a separate	r international or domesti	G			www.
				, 5		\$0.00	\$ 0.00	***************************************
٠.						\$ 0.00	\$0.00	***************************************
3			m separate pages, if any.			\$0.00	\$0.00	****
ŧ				se 2 through 10 for each		¢F 22E 20	\$0.00 =	\$5,335.32
11.	Calcu colum	late your total c in. Then add the	urrent monthly income. Add line total for Column A to the total for	r Column B.		\$5,335.32 +	30.00 –	\$0,000.02

Pa	irt 2:	Determine \	Whether the Means Test Applies 1	to You				
12.	Calcu	ılate your currei	nt monthly income for the year.	Follow these steps:		Copy line 11 here	12a.	\$5,335.32
	12a.		current monthly income from line			. Copy mile 11 mere		x 12
		Multiply by 12 (the number of months in a year).				12b.	\$64,023.84
	12b.	The result is yo	ur annual income for this part of	the form.			IZD.	304,023.04
13.	Calcu	ulate the median	family income that applies to y	ou. Follow these steps:				
					IL			***************************************
	Fill in	the state in which	ch you live.					
-	Fill in	the number of p	eople in your household.		5			
				f have chald			13.	\$93,001.00
	T- 6-	d a list of applica	ily income for your state and size	o online using the link sp	ecified in the separate		_	
	instru	ections for this fo	rm. This list may also be availab	le at the bankruptcy cleri	k's office.			
and and and only			_					
14.		do the lines cor			There is no produ	umption of shuse		
	14a.	Go to Part 3.	ess than or equal to line 13. On th	ne top of page 1, check i	oox 1, There is no prest	утриот от авизе.		
	14b.	Line 12b is m	nore than line 13. On the top of p and fill out Form 22A-2.	age 1, check box 2, The	presumption of abuse i	is determined by Form	22A-2.	
and the second	art 3:					_		
							and correct	
· · · · · · · · · · · · · · · · · · ·		By signing her	e, I declare under penalty of perj	ury that the information of	on this statement and in	any attachments is true	and confect.	
			Migrel Angel Rodrigue	7				
***************************************			, 2	~				
And the control of th		Daton	5,19 12015					

pacoacoacoac			l line 14a, do NOT fill out or file F					
***************************************		If you checked	l line 14b, fill out Form 22A-2 and	d file it with this form.				

Form B 201A, Notice to Consumer Debtor(s)

In re Miguel Angel Rodriguez / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 5/19/2015

Wiguel Angel Rodriguez

X Date & Sign

Dated: 5/14 /2015

Attorney: Vizette Villega